

SOUTHERN BANCORP, INC

	Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions		
	08/06/2010	1248939	1		
Selected balance and off-balance sheet items	2014	2015	%chg from prev		
	\$ millions	\$ millions			
Assets	\$1,173	\$1,187	1.2%		
Loans	\$780	\$779	-0.1%		
Construction & development	\$59	\$49	-16.2%		
Closed-end 1-4 family residential	\$215	\$214	-0.7%		
Home equity	\$10	\$12	15.1%		
Credit card	\$0	\$0			
Other consumer	\$29	\$29	1.4%		
Commercial & Industrial	\$112	\$105	-6.3%		
Commercial real estate	\$202	\$202	0.0%		
Unused commitments	\$105	\$116	10.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$85	\$84	-1.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$122	\$122	-0.1%		
Cash & balances due	\$57	\$75	31.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$3			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$2			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,037	\$1,042	0.5%		
Deposits	\$971	\$990	1.9%		
Total other borrowings	\$56	\$46	-17.7%		
FHLB advances	\$19	\$12	-39.1%		
Equity					
Equity capital at quarter end	\$136	\$144	6.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.7%	9.5%	--		
Tier 1 risk based capital ratio	12.6%	13.2%	--		
Total risk based capital ratio	13.7%	14.3%	--		
Return on equity ¹	8.9%	7.2%	--		
Return on assets ¹	1.0%	0.9%	--		
Net interest margin ¹	4.4%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	145.5%	87.2%	--		
Loss provision to net charge-offs (qtr)	132.5%	64.1%	--		
Net charge-offs to average loans and leases ¹	0.2%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2014	2015	2014	2015	
Construction & development	0.1%	1.0%	0.1%	0.0%	--
Closed-end 1-4 family residential	0.9%	1.5%	0.0%	0.2%	--
Home equity	0.6%	0.8%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.0%	1.2%	1.1%	0.1%	--
Commercial & Industrial	0.6%	1.2%	0.2%	0.0%	--
Commercial real estate	0.7%	1.4%	0.1%	0.1%	--
Total loans	0.8%	1.3%	0.1%	0.1%	--